

**CLINTON FINANCIAL SERVICES, MHC**

	CPP Disbursement Date 12/11/2009	RSSD (Holding Company) 3195756	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$480	\$474	-1.0%		
Loans	\$328	\$340	3.5%		
Construction & development	\$22	\$23	4.5%		
Closed-end 1-4 family residential	\$181	\$178	-2.0%		
Home equity	\$16	\$14	-11.5%		
Credit card	\$0	\$0			
Other consumer	\$15	\$13	-9.5%		
Commercial & Industrial	\$16	\$21	25.7%		
Commercial real estate	\$73	\$87	18.9%		
Unused commitments	\$41	\$39	-4.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$49	\$65	32.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$55	\$27	-51.6%		
Cash & balances due	\$20	\$14	-26.6%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$428	\$424	-0.9%		
Deposits	\$363	\$372	2.5%		
Total other borrowings	\$63	\$50	-20.9%		
FHLB advances	\$61	\$49	-20.5%		
Equity					
Equity capital at quarter end	\$51	\$50	-2.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	-\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	10.3%	10.1%	--		
Tier 1 risk based capital ratio	16.8%	15.3%	--		
Total risk based capital ratio	18.0%	16.6%	--		
Return on equity <sup>1</sup>	8.0%	4.1%	--		
Return on assets <sup>1</sup>	0.8%	0.4%	--		
Net interest margin <sup>1</sup>	3.4%	3.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	22.6%	35.3%	--		
Loss provision to net charge-offs (qtr)	68.2%	73.9%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.4%	0.3%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	7.0%	4.5%	0.2%	0.1%	--
Home equity	3.0%	2.9%	0.2%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	3.3%	2.5%	0.3%	0.6%	--
Commercial & Industrial	3.6%	2.5%	0.0%	0.0%	--
Commercial real estate	7.0%	2.4%	0.0%	0.1%	--
Total loans	5.9%	3.3%	0.1%	0.1%	--